

Information to identify the case:

Debtor 1	<u>Iftikhar A Malik</u>	Social Security number or ITIN	xxx-xx-8247
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Nasreen Malik</u>	Social Security number or ITIN	xxx-xx-4008
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-23808-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Iftikhar A Malik

Nasreen Malik

1/25/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Iftikhar A Malik
Nasreen Malik
DebtorsCase No. 16-23808-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
Form ID: 318Page 1 of 3
Total Noticed: 60

Date Rcvd: Jan 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2018.

db/jdb
cr +Iftikhar A Malik, Nasreen Malik, 132 Peppergrass Road, Baden, PA 15005-2564
+City and School District of Pittsburgh, c/o Jeffrey R. Hunt, Esquire,
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,
UNITED STATES OF AMERICA 15219-6101
cr +Concetta and Michael Crea, 960 Penn Avenue, Suite 1200, Pittsburgh, PA 15222-3826
cr +County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Frick Building, Pittsburgh, PA 15219-6101
cr +First National Bank of Pennsylvania, c/o Donna M. Donaher, Esquire, 100 Federal Street,
4th Floor, Pittsburgh, PA 15212-5708
cr +Greater Northern Community Investment Group, Inc., c/o Robert O Lampl Law Office,
960 Penn Avenue, Suite 1200, Pittsburgh, PA 15222-3826
cr +JPMorgan Chase Bank, National Association as servi, 3415 Vision Drive,
Columbus, OH 43219-6009
cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue,
Pittsburgh, PA 15219-2908
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
cr +Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm,
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr +Red Rock Collections, LLC, c/o Robert O Lampl Law Office, 960 Penn Avenue, Suite 1200,
Pittsburgh, PA 15222-3826
cr +Woodland Hills School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Frick Building, Pittsburgh, PA 15219-6101
14303824 +Aspen Coll, Pob 10689, Brooksville, FL 34603-0689
14341226 +Blumling & Swartz, LLC, c/o Robert O Lampl Law Office, 960 Penn Avenue, Suite 1200,
Pittsburgh, PA 15222-3826
14303832 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
(address filed with court: Collection Service Cen, Attn:Collection Center, Po Box 14931,
Pittsburgh, PA 15234)
14303828 Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
14718801 Christina Adams, 7373 Holstein Drive., Oakdale, PA 15071
14303829 +Citibank / Sears, Citicard Credit Svcs/Centralized Bankrup, Po Box 790040,
Saint Louis, MO 63179-0040
14303830 +Citibank Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
Saint Louis, MO 63179-0040
14303831 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
Saint Louis, MO 63179-0040
14385905 +City and School District of Pittsburgh, Goehring, Rutter & Boehm,
c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,
Pittsburgh, PA 15219-6101
14341227 +Concetta Crea and Michael Crea, c/o Robert O Lampl Law Office, 960 Penn Avenue, Suite 1200,
Pittsburgh, PA 15222-3826
14385907 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14361126 +First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center,
12 Federal Street, 1st Floor, Pittsburgh, PA 15212-5752
14341229 +Greater Northern Community Inv. Group, Inc.; Red R, c/o Robert o Lampl Law Office,
960 Penn Avenue, Suite 1200, Pittsburgh, PA 15222-3826
14303837 +Nissan Acceptance Co, Pob 660366, Dallas, TX 75266-0366
14303838 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14311847 +North Allegheny School District, c/o Maiello Brungo & Maiello, LLP,
100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14303840 PNC Bank, 249 5th Sve Ste 30, Pittsburgh, PA 15222
14303842 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14311845 +Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
Pittsburgh, PA 15235-4441
14311846 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
Pittsburgh, PA 15235-4441
14385909 +Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14303841 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14401495 +Steel Valley School District, c/o Legal Tax Service, 714 Lebanon Road,
West Mifflin, PA 15122-1030
14303847 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
14385912 +Woodland Hills School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jan 26 2018 01:42:24 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-094614303822 EDI: HNDA.COM Jan 26 2018 01:38:00 American Honda Finance, Po Box 168088,
Irving, TX 75016

District/off: 0315-2

User: amaz
Form ID: 318

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Total Noticed: 60

Date Rcvd: Jan 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14303821 +EDI: GMACFS.COM Jan 26 2018 01:33:00 Ally Financial, Po Box 380901,
Bloomington, MN 55438-0901
14316490 EDI: GMACFS.COM Jan 26 2018 01:33:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
14335711 EDI: BECKLEE.COM Jan 26 2018 01:33:00 American Express Bank FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
14303823 +EDI: AMEREXPR.COM Jan 26 2018 01:33:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540
14303825 +EDI: BANKAMER.COM Jan 26 2018 01:33:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
14303826 +EDI: CAPITALONE.COM Jan 26 2018 01:33:00 Capital One, Po Box 30285,
Salt Lake City, UT 84130-0285
14303827 +EDI: CAUT.COM Jan 26 2018 01:33:00 Chase Auto Finance, National Bankruptcy Dept,
201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
14303833 EDI: WFNNB.COM Jan 26 2018 01:33:00 Comenity Bank/Express, Po Box 18215,
Columbus, OH 43218
14303834 +EDI: WFNNB.COM Jan 26 2018 01:33:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,
Westerville, OH 43081-2873
14303835 +EDI: CRFRSTNA.COM Jan 26 2018 01:33:00 Credit First/CFNA, Bk13 Credit Operations,
Po Box 818011, Cleveland, OH 44181-8011
14307716 EDI: DISCOVER.COM Jan 26 2018 01:33:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
14303836 +EDI: DISCOVER.COM Jan 26 2018 01:33:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
14729504 +EDI: IRS.COM Jan 26 2018 01:34:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
14303839 +E-mail/Text: bnc@nordstrom.com Jan 26 2018 01:42:15 Nordstrom Fsb, Correspondence,
Po Box 6555, Englewood, CO 80155-6555
14307612 +EDI: PRA.COM Jan 26 2018 01:33:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14308507 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2018 01:42:24
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
14303843 +EDI: RMSC.COM Jan 26 2018 01:34:00 Synchrony Bank/ JC Penneys, Po Box 965064,
Orlando, FL 32896-5064
14303844 +EDI: RMSC.COM Jan 26 2018 01:34:00 Synchrony Bank/ Old Navy, Po Box 965064,
Orlando, FL 32896-5064
14303845 +EDI: RMSC.COM Jan 26 2018 01:34:00 Synchrony Bank/Lowes, Po Box 965064,
Orlando, FL 32896-5064
14303846 +EDI: WTRRN BANK.COM Jan 26 2018 01:33:00 Target, C/O Financial & Retail Services,
Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14303848 +EDI: WFFC.COM Jan 26 2018 01:33:00 Wells Fargo Auto Finance, Attn: Bankruptcy 2nd Floor,
13675 Technology Dr, Eden Prairie, MN 55344-2252

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr JPMORGAN CHASE BANK, N.A.
cr Municipality Of Penn Hills
cr Nissan Motor Acceptance Corporation
cr* +Blumling & Swartz, LLC, c/o Robert O Lampl Law Office, 960 Penn Avenue, Suite 1200,
Pittsburgh,, PA 15222-3826
cr* Christina Adams, 7373 Holstein Drive, Oakdale, PA 15071
cr* +North Allegheny School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road,
Suite 3, Pittsburgh, PA 15235-4441
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
Pittsburgh, PA 15235-4441
14341228* +Concetta Crea and Michael Crea, c/o Robert O Lampl Law Office, 960 Penn Avenue, Suite 1200,
Pittsburgh, PA 15222-3826
14341230* +Greater Northern Community Inv. Group, Inc., Red R, c/o Robert O Lampl Law Office,
960 Penn Avenue, Suite 1200, Pittsburgh, PA 15222-3826

TOTALS: 4, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

David A. Scott on behalf of Creditor Nissan Motor Acceptance Corporation scott@lg-law.com
Donna M. Donaher on behalf of Creditor First National Bank of Pennsylvania
donaherd@fmb-corp.com
Eric E. Bononi on behalf of Plaintiff Eric E. Bononi bankruptcy@bononilaw.com
Eric E. Bononi on behalf of Trustee Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
Eric E. Bononi on behalf of Plaintiff Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
Franklin L. Robinson, Jr. on behalf of Debtor Iftikhar A Malik frobi69704@aol.com,
flrlegal@excite.com;robinsonfr66530@notify.bestcase.com
Franklin L. Robinson, Jr. on behalf of Joint Debtor Nasreen Malik frobi69704@aol.com,
flrlegal@excite.com;robinsonfr66530@notify.bestcase.com
Ismail Yousef on behalf of Creditor Christina Adams iyousef@romanowlawgroup.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
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Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,
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Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water and Sewer Authority jhunt@grblaw.com,
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Jennifer L. Cerce on behalf of Creditor Municipality Of Penn Hills jlc@mbm-law.net
Jennifer L. Cerce on behalf of Creditor North Allegheny School District jlc@mbm-law.net
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association as
servicer for PNC Bank, N.A. pabk@logs.com
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert C. Edmundson on behalf of Creditor Office of Attorney General Department of Revenue
redmundson@attorneygeneral.gov
Robert O Lampl on behalf of Creditor Red Rock Collections, LLC rol@lampllaw.com,
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com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;RossLampl@lampllaw.com
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jschemm@lampllaw.com;jlacher@lampllaw.com;dfuchs@lampllaw.com;eslagle@lampllaw.com;neish51@gmail.
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Robert O Lampl on behalf of Creditor Greater Northern Community Investment Group, Inc.
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jschemm@lampllaw.com;jlacher@lampllaw.com;dfuchs@lampllaw.com;eslagle@lampllaw.com;neish51@gmail.
com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;RossLampl@lampllaw.com
Robert O Lampl on behalf of Creditor Blumling & Swartz, LLC rol@lampllaw.com,
jschemm@lampllaw.com;jlacher@lampllaw.com;dfuchs@lampllaw.com;eslagle@lampllaw.com;neish51@gmail.
com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;RossLampl@lampllaw.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Stephen J. Jurman on behalf of Defendant Iftikhar A Malik stephen@jurmanlaw.com,
jurmanlaw@gmail.com
Stephen J. Jurman on behalf of Defendant Nasreen Malik stephen@jurmanlaw.com,
jurmanlaw@gmail.com

TOTAL: 29